

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 William A. Bitters
 Debtor

Case No. 14-10982-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 11

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db +William A. Bitters, 681 Mason Drive, Warminster, PA 18974-2703
 13760538 +AJX Mortgage Trust I, a Delaware Trust, c/o Goshen Funding LLC, P.O. Box 25430,
 Portland, Oregon 97298-0430
 13247843 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 13323268 +Bucks County Tax Claim Bureau, c/o John A.Torrente, Esq., 55 East Court Street,
 Doylestown, PA 18901-4318
 13250424 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
 (address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301,
 Libertyville, IL 60048)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 02 2019 03:24:34 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 02 2019 03:24:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13269844 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 02 2019 03:23:47
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13344676 E-mail/Text: bknotices@sns.com Mar 02 2019 03:25:01 SN Servicing Corporation,
 323 Fifth Avenue, Eureka, CA 95502
 13294965 EDI: AGFINANCE.COM Mar 02 2019 08:08:00 Springleaf Financial Services, P.O. Box 3251,
 Evansville, IN 47731-3251
 13439734 +E-mail/Text: bknotices@sns.com Mar 02 2019 03:25:01 U.S. Bank Trust National Assoc., et al,
 c/o SN Servicing Corp., 323 5th Street, Eureka CA 95501-0305

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

ADAM BRADLEY HALL on behalf of Creditor AJX Mortgage Trust I, a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee amps@manleydeas.com
 ANN E. SWARTZ on behalf of Creditor AJX Mortgage Trust I, a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
 CAROL B. MCCULLOUGH on behalf of Debtor William A. Bitters mcculloughheisenberg@gmail.com, G25217@notify.cincompass.com
 CELINE P. DERKRIKORIAN on behalf of Creditor AJX Mortgage Trust I, a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee ecfmail@mwclaw.com
 JASON BRETT SCHWARTZ on behalf of Creditor U.S. Bank National Association
 jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
 JOHN A. TORRENTE on behalf of Creditor Bucks County Tax Claim Bureau
 jtorrente@begleycarlin.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Kondaur Capital Corporation
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 11

Date Rcvd: Mar 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

KARINA VELTER on behalf of Creditor AJX Mortgage Trust I, a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee amps@manleydeas.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF_FRPA@Trusteel3.com
THOMAS I. PULEO on behalf of Creditor Kondaur Capital Corporation tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trusteel3.com
WILLIAM EDWARD MILLER on behalf of Creditor Goshen Mortgage, LP wmill@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14

Information to identify the case:					
Debtor 1	<u>William A. Bitters</u>			Social Security number or ITIN	xxx-xx-2348
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 14-10982-jkf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William A. Bitters

2/28/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.